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MINISTRY SPECIALIZED INSURANCE TRANSACTION
OBJECT ORIENTED SYSTEM AND METHOD

BACKGROUND OF THE INVENTION

1. Field of the Invention.

The invention relates to quoting, proposing, and contracting insurance policies for property and casualty coverages. More specifically, the field of the invention is that of a network based quoting and contracting system providing such coverages for ministries and church type organizations.

2. Description of the Related Art.

Insurance companies offer insurance policies for covering potential liabilities or damages relating to property and casualty events. Such insurance companies either operate through agents who act on behalf of customers to obtain policies, or interact directly with customers in issuing policies. For companies that market their products through agents, the agents are either dedicated employees or independent agency organizations, and they interact with potential purchasers of the insurance policies. Typically, an insurance agent elicits information from the potential purchaser and sends that quote information to the insurance company for a quote. The quote information is less than the total amount of information needed to underwrite the policy, but includes sufficient information to calculate a commercially reasonable estimate of the final policy cost. The insurance company uses

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the quote information to calculate the likely cost or range of costs for the policy, and provides that information to agent to convey to the potential purchaser.

Once the potential purchaser decides to continue the insurance application process, the agent then needs to obtain further information to complete an insurance application and submit it to the insurance company. The insurance company applies its policy rate calculations to all the information obtained from the potential customer and prepares a final insurance policy document. This document may include one or more blanks for pieces of information unrelated to the rate calculation but needed to create the insurance contract with the potential purchaser. Only after completing the final insurance policy document and obtaining the necessary signatures does the policy come into effect. For companies that market insurance directly to the customer, information needed to issue the policy is obtained directly from the potential customer. A quote containing the insurance cost is conveyed directly back to the customer without the involvement of any agent or other intermediary.

This process of quoting and completing the insurance policy is well known in the insurance industry, and involves several potentially cumbersome steps of data entry, communication, and calculation. Each of these steps may be subject to interruption or delay, and each may or may not be tailored to specific insurance needs. One general insurance need is that of property and casualty insurance, which protects an organization from random damages and potential legal liability for casualty losses to other parties. In order for an insurance company to properly assess a potential purchaser, many pieces of information relating to the property and potential liabilities of the organization need to be collected and analyzed. Further, for certain types of potential purchasers, the special

situations of those potential purchasers need to be accounted for in the quoting and rate calculation process.

One example of a special situation is that of ministries and similar organizations. Typically, churches and other religiously affiliated institutions have physical properties and a wide variety of activities, and thus have many potential areas where the risk of liability is significant. In order to assess those risks, more particular types of information need to be gathered. Additionally, the potential purchasers may have several liability concerns which require very specific insurance coverage. Churches and other religiously affiliated institutions require specialized coverages to efficiently address the ministry-focused nature of these entities. Such coverages include, but are not limited to, the following: membership emotional injury, student emotional injury, clergy ordination/placement, sexual acts, counseling acts, religious communication, religious activity, discriminatory acts, Christian school and college coverages, Christian camp coverages, church transportation, foreign mission operations, as well as other ministry-specific coverages. In addition to these ministry-specific coverages, standard property, liability, automobile, and workers' compensation coverage are also provided.

The conventional process of gathering data and calculating quotes and rates is even more cumbersome for special situations than with a more typical business insurance policy. Further, because much of this data gathering for ministry-related insurance policies requires such non-standard information, conventional processes may not fully support the type of inquiries needed.

SUMMARY OF THE INVENTION

The present invention is a religious institution insurance transaction system and method which allows for quoting, rate determination, and policy creation by an automated series of data gathering which may be accomplished over a computer network. The system utilizes a series of predetermined initial inquiries about the desired ministry insurance, and based on responses to those initial inquiries generates additional inquiries to complete the data needed to assess a ministry insurance situation.

The present invention, in one form, relates to a method for developing a quote for an insurance policy. The agent or potential customer using the system provides information about the scope of ministry operations, premises and property owned and liability limits sought, the types of specific coverage desired, and other rating and underwriting information. This information is gathered and transmitted to the central office where a rating process is used to develop a rate, constituting an accumulation factor based on the quote data. The quote can be derived from newly entered information or an existing policy can be used as a template; or alternatively, information can be taken from another draft quote. Quotes once entered are available for review and/or editing remotely by the agent, or locally by home office personnel.

The present invention, in another form, is a method for creating a policy application from a quote. Upon the agent's or potential customer's designation, data associated with a quote is extracted and used for building an application. The application is tailored (fields are pre-filled) based upon the quote information. Following processing, the policy and premium billing will be issued.

Further aspects of the present invention involve printing quotes and applications in the agent's office and the development of insurance proposals for presentation to potential customers. These proposals can incorporate a reference or link to information describing in detail the insurance coverages listed in the proposal.

Another aspect of the invention relates to a machine-readable program storage device for storing encoded instructions for a method of quoting, rating, and saving quote information for ministry-related insurance transactions through a web based interface according to the foregoing method.

The invention further incorporates an automated underwriting process in which a set of specific questions are asked of the agent or potential ministry customer, and, based on the response to these questions, a policy can be rated and issued to the ministry without the need for human intervention.

Other advantages of the invention include decreased home office data entry, increased accuracy due to less redundant data entry, increased speed of delivery of information due to the elimination of mail service from the process, and increased efficiency.

BRIEF DESCRIPTION OF THE DRAWINGS

The above mentioned and other features and objects of this invention, and the manner of attaining them, will become more apparent and the invention itself will be better understood by reference to the following description of an embodiment of the invention taken in conjunction with the accompanying drawings, wherein:

Figure 1 is a process flow of one embodiment of the method of the present invention.

Figure 2A is a screen display of the Brotherhood Mutual home page.

Figure 2B is a screen display of the Brotherhood Mutual login page.

Figure 2C is a screen display of the Brotherhood Mutual Agent Access system welcome page.

Figure 3A is a screen display of Account Center list screen.

Figure 3B is a screen display showing the detail of an account.

Figures 4A-4L are screen displays showing the data associated with a quote.

Figures 5A-5E depict the screen displays showing the detail of a rated quote.

Figures 6A-6C depict screen displays associated with the General Information relating to a policy application.

Figures 6D-6E depict screen displays showing an example of a new entry for a coverage category having no previous information in a policy application.

Figures 6F-6I depict screen displays associated with the Insurance History coverage category in a policy application.

Figures 6J depict screen displays associated with the Property Coverages coverage category in a policy application.

Figures 7A-7G depict screen displays associated with the Building and Coverages coverage category showing its sub-categories in a policy application.

Figures 8A-8C depict screen displays associated with the Inland Marine coverage category in a policy application.

Figures 9A-9B depict screen displays associated with a coverage category, in this case, Liability Coverages, needing additional information in a policy application.

Figures 10A-10C depict screen displays associated with the Clergy Coverages coverage category in a policy application.

Figure 11 depict screen displays showing a second example of a new entry for a coverage category having no previous information in a policy application.

Figures 12A-12C depict screen displays associated with the supplementary information for the Church Profile category in a policy application.

Figures 12D-12H depict screen displays associated with the supplementary information for the Liability Risk category in a policy application.

Figure 13 is a screen display listing the actions available to the agent at the policy application stage of the process of the current invention.

Corresponding reference characters indicate corresponding parts throughout the several views. Although the drawings represent embodiments of the present invention, the drawings are not necessarily to scale and certain features may be exaggerated in order to better illustrate and explain the present invention. The exemplification set out herein illustrates an embodiment of the invention, in one form, and such exemplifications are not to be construed as limiting the scope of the invention in any manner.

DESCRIPTION OF THE PRESENT INVENTION

The embodiment disclosed below is not intended to be exhaustive or limit the invention to the precise form disclosed in the following detailed description. Rather, the embodiment is chosen and described so that others skilled in the art may utilize its teachings.

The detailed descriptions which follow are presented in part in terms of algorithms and symbolic representations of operations on data bits within a computer memory

representing alphanumeric characters or other information. These descriptions and representations are the means used by those skilled in the art of data processing arts to most effectively convey the substance of their work to others skilled in the art.

An algorithm is here, and generally, conceived to be a self-consistent sequence of steps leading to a desired result. These steps are those requiring physical manipulations of physical quantities. Usually, though not necessarily, these quantities take the form of electrical or magnetic signals capable of being stored, transferred, combined, compared, and otherwise manipulated. It proves convenient at times, principally for reasons of common usage, to refer to these signals as bits, values, symbols, characters, display data, terms, numbers, or the like. It should be borne in mind, however, that all of these and similar terms are to be associated with the appropriate physical quantities and are merely used here as convenient labels applied to these quantities.

Some algorithms may use data structures for both inputting information and producing the desired result. Data structures greatly facilitate data management by data processing systems, and are not accessible except through sophisticated software systems. Data structures are not the information content of a memory, rather they represent specific electronic structural elements which impart a physical organization on the information stored in memory. More than mere abstraction, the data structures are specific electrical or magnetic structural elements in memory which simultaneously represent complex data accurately and provide increased efficiency in computer operation.

Further, the manipulations performed are often referred to in terms, such as comparing or adding, commonly associated with mental operations performed by a human operator. No such capability of a human operator is necessary, or desirable in most cases, in

any of the operations described herein which form part of the present invention; the operations are machine operations. Useful machines for performing the operations of the present invention include general purpose digital computers or other similar devices. In all cases the distinction between the method operations in operating a computer and the method of computation itself should be recognized. The present invention relates to a method and apparatus for operating a computer in processing electrical or other (e.g., mechanical, chemical) physical signals to generate other desired physical signals.

The present invention also relates to an apparatus for performing these operations. This apparatus may be specifically constructed for the required purposes or it may comprise a general purpose computer as selectively activated or reconfigured by a computer program stored in the computer. The algorithms presented herein are not inherently related to any particular computer or other apparatus. In particular, various general purpose machines may be used with programs written in accordance with the teachings herein, or it may prove more convenient to construct more specialized apparatus to perform the required method steps. The required structure for a variety of these machines will appear from the description below.

The present invention deals with "object-oriented" software, and particularly with an "object-oriented" operating system. The "object-oriented" software is organized into "objects", each comprising a block of computer instructions describing various procedures ("methods") to be performed in response to "messages" sent to the object or "events" which occur with the object. Such operations include, for example, the manipulation of variables, the activation of an object by an external event, and the transmission of one or more messages to other objects.

Messages are sent and received between objects having certain functions and knowledge to carry out processes. Messages are generated in response to user instructions, for example, by a user activating an icon with a "mouse" pointer generating an event. Also, messages may be generated by an object in response to the receipt of a message. When one of the objects receives a message, the object carries out an operation (a message procedure) corresponding to the message and, if necessary, returns a result of the operation. Each object has a region where internal states (instance variables) of the object itself are stored and where the other objects are not allowed to access. One feature of the object-oriented system is inheritance. For example, an object for drawing a "circle" on a display may inherit functions and knowledge from another object for drawing a "shape" on a display.

A programmer "programs" in an object-oriented programming language by writing individual blocks of code each of which creates an object by defining its methods. A collection of such objects adapted to communicate with one another by means of messages comprises an object-oriented program. Object-oriented computer programming facilitates the modeling of interactive systems in that each component of the system can be modeled with an object, the behavior of each component being simulated by the methods of its corresponding object, and the interactions between components being simulated by messages transmitted between objects.

An operator may stimulate a collection of interrelated objects comprising an object-oriented program by sending a message to one of the objects. The receipt of the message may cause the object to respond by carrying out predetermined functions which may include sending additional messages to one or more other objects. The other objects may in turn carry out additional functions in response to the messages they receive,

including sending still more messages. In this manner, sequences of message and response may continue indefinitely or may come to an end when all messages have been responded to and no new messages are being sent. When modeling systems utilizing an object-oriented language, a programmer need only think in terms of how each component of a modeled system responds to a stimulus and not in terms of the sequence of operations to be performed in response to some stimulus. Such sequence of operations naturally flows out of the interactions between the objects in response to the stimulus and need not be preordained by the programmer.

Although object-oriented programming makes simulation of systems of interrelated components more intuitive, the operation of an object-oriented program is often difficult to understand because the sequence of operations carried out by an object-oriented program is usually not immediately apparent from a software listing as in the case for sequentially organized programs. Nor is it easy to determine how an object-oriented program works through observation of the readily apparent manifestations of its operation. Most of the operations carried out by a computer in response to a program are "invisible" to an observer since only a relatively few steps in a program typically produce an observable computer output.

In the following description, several terms which are used frequently have specialized meanings in the present context. The term "object" relates to a set of computer instructions and associated data which can be activated directly or indirectly by the user. The terms "windowing environment", "running in windows", and "object oriented operating system" are used to denote a computer user interface in which information is manipulated and displayed on a video display such as within bounded regions on a raster scanned video

display. The terms "network", "local area network", "LAN", "wide area network", or "WAN" mean two or more computers which are connected in such a manner that messages may be transmitted between the computers. In such computer networks, typically one or more computers operate as a "server", a computer with large storage devices such as hard disk drives and communication hardware to operate peripheral devices such as printers or modems. Other computers, termed "workstations", provide a user interface so that users of computer networks can access the network resources, such as shared data files, common peripheral devices, and inter-workstation communication. Users activate computer programs or network resources to create "processes" which include both the general operation of the computer program along with specific operating characteristics determined by input variables and its environment.

The term "Browser" refers to a program which is not necessarily apparent to the user, but which is responsible for transmitting messages between the workstation and the network server and for displaying and interacting with the network user. Browsers are designed to utilize a communications protocol for transmission of text and graphic information over a world wide network of computers, namely the "World Wide Web" or simply the "Web". Examples of Browsers compatible with the present invention include the Navigator program sold by Netscape Corporation and the Internet Explorer sold by Microsoft Corporation (Navigator and Internet Explorer are trademarks of their respective owners). Although the following description details such operations in terms of a graphic user interface of a Browser, the present invention may be practiced with text based interfaces, or even with voice or visually activated interfaces, that have many of the functions of a graphic based Browser.

Browsers display information which is formatted in a Standard Generalized Markup Language ("SGML") or a HyperText Markup Language ("HTML"), both being scripting languages which embed non-visual codes in a text document through the use of special ASCII text codes. Files in these formats may be easily transmitted across computer networks, including global information networks like the Internet, and allow the Browsers to display text, images, and play audio and video recordings. The Web utilizes these data file formats in conjunction with its communication protocol to transmit such information between servers and workstations. Browsers may also be programmed to display information provided in an eXtensible Markup Language ("XML") file, with XML files being capable of use with several Document Type Definitions ("DTD") and thus more general in nature than SGML or HTML. The XML file may be analogized to an object, as the data and the stylesheet formatting are separately contained (formatting may be thought of as methods of displaying information, thus an XML file has data and an associated method).

One version of the present invention will be described with reference to the process flow depicted in **Figure 1**. Each step in the process flow represents a sub element of the overall business method of the present invention. The diagram generally represents the necessary events, communications and information transfers necessary to accomplish the subject business method. Some events are customarily performed at the agent's site while others are performed at the insurance company's site. However, in general, no significance should be attributed the physical location of a particular event. Similarly, actions designated as being performed by an agent may also generally be performed by a customer or potential customer. Any item strictly limited to an agent will be so designated in this discussion.

The process begins with an agent sign in as indicated at step **S10**. Here, the agent or potential customer connects to the Brotherhood Mutual web site using a standard web browser. This can be accomplished by connecting to the internet through the agent's internet service provider (ISP), by direct connection to the company's network, or other means provided by the company. When the connection to the insurance company's web site is accomplished, the insurance company's home page, shown in **Figure 2A**, is presented on the agent's or potential customer's workstation. The agent selects the option "For Agents" from the menu bar **200** to proceed. The potential customer selects the option "Customer Quote". For agents, this is followed by the display in **Figure 2B**, where the agent enters his Agent ID and password into the data boxes **210** in **Figure 2B**. Upon entering this information and selecting the login button **215**, the login information is transmitted from the workstation and received by the insurance company's server.

At step **S20**, authentication of the user takes place. The insurance company maintains a user directory on the home office computer. The user's ID and password are verified against this directory. If the user ID and password are valid, the welcome screen in **Figure 2C** is displayed on the user's workstation at step **S30** in **Figure 1**. The user is also identified as an agent or potential customer during the verification of the ID. The display in **Figure 2C** includes a list of menu options **220** available to the agent. Through the menu, the agent will select "Account Center" from the menu to work on an existing case or start a new case. This selection is made at step **S40**, whereupon the screen in **Figure 3A** is presented, which shows the agent's current account list. This includes a list of client accounts **310** for whom there is ongoing activity. At this point, the agent can work on an

existing account by selecting one of the accounts displayed or the agent can create a new account by selecting the "New Account" button from the tab line **300**.

If the agent selects an existing account from the account list **310**, the screen in **Figure 3B** is displayed. The agent can then edit the account information by selecting "Edit Account" from the tab line **320** or the agent can view or edit quote information by selecting an entry from the quote menu **330**, corresponding to step **S40** in **Figure 1**. A new account can also be started from this screen by selecting "New Account" from tab line **320**. When "New Account" is selected, from this screen or from **Figure 3A**, the screen of **Figure 3B** is presented with the account information fields blank. The agent first supplies account information for the new client after which he could proceed with generating a quote by selecting an entry from the quote menu **330**, again corresponding to step **S40** in **Figure 1**.

After selecting the quoting option at step **S40**, the agent is presented with the screens shown in **Figures 4A - 4L** which represent the various pages of a quote. **Figures 4I-4L** show the "Liability Details" associated with the "Liability" coverage category. **Figures 4I-4L** reflect the detail including special information that would be required if all the liability coverages are selected.

If the agent is working on a new account, or if no quote has been generated for an existing account, the data fields on the forms will be blank and available for input of new information. Otherwise, the existing quote information is displayed. The various pages are displayed in response to the agent's selection from the tab line **400** in **Figure 4A**. The tabs, Policy, Property, Locations, Liability, and Clergy, from tab line **400** represent the subcategories of information that when taken together form the basis for a quote and later an insurance policy.

Churches and other religiously affiliated institutions require specialized coverages to efficiently address the ministry-focused nature of these entities. Such coverages include, but are not limited to, the following: membership emotional injury, student emotional injury, clergy ordination/placement, sexual acts, counseling acts, religious communication, religious activity, discriminatory acts, Christian school and college coverages, Christian camp coverages, church transportation, foreign mission operations, as well as other ministry-specific coverages. In addition to these ministry-specific coverages, standard property, liability, automobile, and workers' compensation coverage are also provided.

When the agent selects "new quote", the agent must go to each page entering the appropriate information for that page. When the agent selects an existing quote to be used as a template, the agent goes to each page making appropriate changes. After the data entry is completed in the case of a new quote, or the necessary changes have been made to create a new quote from an existing entry, the agent can save the changes as a new quote as indicated at step **S50** in **Figure 1**. The quote data is saved on the web server and a copy is also prepared for transmission to the insurance company's server performing the rating process. It should be kept in mind that the client workstations, web servers, and the insurance company's home office computers can be different platforms. For instance, in the present implementation of the invention, Lotus Notes operates on the web server accessed from the client workstations (Lotus Notes is a registered trademark of Lotus Development Corporation of Cambridge, Massachusetts), while an AS400 computer is used for data processing and storage at the insurance company office (AS400 is a registered trademark of IBM Corporation of Armonk, New York).

For potential customers who seek to obtain a quote through this process, information relating to the ministry (property and/or operations) is requested, after which steps **S60**, **S70**, and **S80** described below occur, and the policy premium is displayed.

Referring again to **Figure 1**, at step **S60**, the quote information is pre-processed prior to transmission to the insurance company's office system. This pre-processing can include reformatting appropriate fields, performing data translations, and any other adjustment required for storing the data on a particular platform. For instance, when the agent makes a selection by checking a box or answering "yes" or "no" to a question, this is often translated to a code letter or number that is used in the rate calculation process. When the pre-processing is completed, the quote information is saved on the insurance company computer as indicated at step **S70**. Both the web server copy and the office system copy of the data are available for use by other transactions so that data entry is minimized.

Upon collection of the quote information, the company's rate process can be invoked as indicated at step **S80** to calculate insurance rates. Rate processes are known in the art and are customizable for particular types of coverage. The rate process can develop proposed rates based on an accumulation of the data in the various sub-categories of the quote information. Once rates are developed, the insurance company files are updated with the rate information at step **S70**. It should be noted that step **S70** can be designed to perform multiple functions of storing new data records and updating existing data records.

Rate calculation is followed by step **S90** where the new rated quote can be displayed and printed. **Figures 5A -5E** depict the display of a rated quote. In one version of the invention, the form of **Figure 5A** is fixed in the upper portion of the display screen while the information of **Figures 5B-5E** can be scrolled in the lower portion of the display screen.

The displays of **Figures 5B-5E** show in detail all of the factors taken from the quote information that became factors in determining the quoted rate. The quoted rate represents an accumulation of these factors and includes such things as coverages selected, coverage limits, valuations, and risks. The command line **500** in **Figure 5A** presents the most commonly used options for the agent's selection for continuing the process. At this point, the agent can review the quote for accuracy and completeness. If any changes or corrections are needed, the agent could select the "Edit Quote" option which follows with step **S100**. Here, the quote forms of **Figures 4A-4H** are displayed again for input much the same as in step **S50** where corrections or additional data are entered in much the same manner as the original quote input information.

When the agent is satisfied with the quote information displayed at step **S90**, the agent has the option of initiating the creation of a formal proposal at step **S110**. The proposal is a specially prepared document for presentation to the client containing information about the agency, the insurance company, and a summary presentation of the rated quote. The proposal also can include references or links to information describing the insurance coverage listed in the proposal. The proposal is requested by returning to the account detail screen displayed in **Figure 3B**. The proposal can be requested at any time after the quote is rated. The proposal cover page is shown in **Figure 3C**. A complete proposal document is included as **Appendix A**. The agent will often proceed directly from finished quote to application creation, bypassing creation of the proposal.

A policy application is requested at step **S120** which corresponds to the selection of "Convert to App" from command line **500** in **Figure 5A**. The policy application is created from the quote information and certain items of supporting information including such

things as survey reports or photographs. Scanned images of such documents, or digital photographs, can be attached and transmitted to the insurance company office for inclusion in a policy information file. The user has the option of entering the additional policy supporting information at the time a quote is requested; however, due to the additional data entry, agents tend not to elect this option. Customers or potential customers, on the other hand, may elect this option.

When the supporting information is provided, the policy application is printed as indicated at step S130. **Figures 6A-13** provide an example of a typical draft policy application. Information is arranged by category as shown by the coverage category list **600** in **Figure 6A**. The draft application will also indicate whether there are any errors or missing data that need to be addressed before a policy is issued. **Figures 6A-6B** show "General Information" data.

Figure 6C displays any errors or missing data associated with this information category, "General Information", in this case. The error display, if any errors exist, is presented when the agent tries to move from one category to another. This feature is characteristic of all the coverage category displays. **Figure 6D** displays a page for "Mortgagees, Loss Payees, & Additional Insureds". The highlighted category label **620** includes the notation "New Entry" indicating that there has previously been no data entered for this category. Errors are displayed as indicated above with a display similar to that in **Figure 6C**. However, in situations where no data has been entered, a pop up window, **Figure 6E**, is presented indicating that any data entered will not be saved if required fields such as the name field, **630** in **Figure 6D** is not supplied. An example is shown in **Figure 6E**.

Figures 6F-6J are representative displays for the categories "Insurance History" and "Property Coverages".

In some cases a coverage category can expand into multiple sub categories. This is exemplified by the display for "Buildings & Coverages" shown in **Figures 7A-7G**. As indicated by list 700 in **Figure 7A**, this category has been expanded to include the sub-categories "Church" and "School". **Figures 7A-7D** are representative of the displays for the "Church" sub-category. **Figures 7E-7G** are representative of the displays for the "School" sub-category. Other religiously-affiliated sub-categories may also be displayed.

Figures 8A-8C depict displays for the "Inland Marine" category. Again this represents a category having no information previously entered as indicated by the "New Entry" notation in list 800. Here also, a pop up window similar to that in **Figure 6E** will appear upon leaving this display without having entered required fields.

Figures 9A-11 are representative displays for the categories "Liability Coverages", "Clergy Coverages", and File Attachments".

Referring again to **Figure 6A**, tab line 605 contains the tabs "CMP Application", "Supplemental Forms", and "Actions". The displays depicted in **Figures 6A-11** are all grouped under the tab "CMP Applications". The "Supplemental Forms" tab allows additional information to be attached to the policy application. **Figure 12A** appears when this tab is selected. Again, list 1200 indicates the presence of sub-categories. **Figures 12A-12H** present examples of supplementary information relating to the "Church Profile" and "Liability Risk Survey" sub-categories. As in the previous examples, error screens as shown in **Figures 12C and 12H** appear if errors are present when the agent tries to leave these options. Although not shown, in a similar fashion, supplementary information can be added

for "School/Day Care Profile", "Property Risk Survey", and other ministry-related sub-categories.

The last tab, "Actions" displays a list **Figure 13** of the actions available to the agent.

While several of the screen displays have been represented by multiple figures, it should be kept in mind that on an actual monitor, these multiple pages are accessed by scrolling through the display rather than actually moving between pages.

Once a policy application has been produced for the agent, the quote from which it is derived can no longer be updated. The agent can, however, select the "Revert to Quote" option from the actions listed in **Figure 13** to change a quote at this stage. If this is done, the agent must submit the quote for rating before any further action can be taken. Once the application is completed and submitted, neither the quote nor the application may be changed.

The quote records are updated to indicate that a draft application has been created. This is reflected in the quote display of **Figure 3**. When a draft application has been requested, the "Application Status", 310 in **Figure 3**, is updated from "None", indicating that the draft application has not been created, to "Draft" indicating that a draft application has been created.

The process of this invention also provides certain monitoring and reporting capabilities for insurance office personnel. The ability to review existing quote activity and produce various management reports is provided at step **S140**. These functions support the ability of the home office to evaluate, oversee, and manage agent activity to improve profitability of the company. In particular, since all quoting activity takes place on the home office computers, better agency monitoring is provided. Step **S140** provides access to quote

and policy information needed by various groups such as raters to verify that rates are appropriate, appraisers who review valuations, underwriters for approval of coverage, customer service, and others. Management reporting may include such items as quote and policy activity by status, date, premium quoted, customer name, or agency, among others.

At step 150, all prerequisites have been completed and the new insurance policy issues.

This invention also allows for an automated underwriting process in which a series of specific questions are asked in relation to a religiously-affiliated entity. If the responses fall within predetermined parameters, then the policy is rated and issued without human intervention.

Various back office enhancements are possible because of the web based quoting system of the present invention. These include decreased home office data entry, increased accuracy due to less redundant data entry, increased speed of delivery of information due to the elimination of mail service from the process, and increased efficiency. In particular, the ability to edit data during data collection improves the integrity of the quoting and underwriting processes. Management capability is also enhanced through the provision of improved reporting such as quote-to-issue ratio analysis.

While this invention has been described as having an exemplary design, the present invention may be further modified within the spirit and scope of this disclosure. This application is therefore intended to cover any variations, uses, or adaptations of the invention using its general principles. Further, this application is intended to cover such departures from the present disclosure as come within known or customary practice in the art to which this invention pertains.